

What is claimed is:

1. A method of distributing a personal identification number (PIN) through a client terminal, comprising:

5       generating, at a host connection manager, a request for a PIN, wherein the PIN is associated with a particular monetary value;  
transmitting the request for the PIN from the host connection manager to a server;  
receiving the PIN at the host connection manager;  
receiving, at a host connection manager, a client request indicative of the particular  
10       monetary value, wherein the client request is generated at the client terminal and transmitted to the host connection manager; and  
sending the PIN to the client terminal in response to the client request.

2. The method of claim 1 wherein the generating is initiated in response to the receiving  
15       of the client request at the host connection manager.

3. The method of claim 1 wherein the generating is in advance of the receiving of the client request at the host connection manager.

20       4. The method of claim 3, further including:  
storing, at the host connection manager, the PIN in a PIN cache; and  
retrieving the PIN from the PIN cache in response to the receiving of the client request at the host connection manager.

25       5. The method of claim 1 wherein the transmitting the request for the PIN includes transmitting the request for the PIN via a first network, and wherein the client request is transmitted from the client terminal to the host connection manager via a second network.

6. The method of claim 5 wherein the transmitting the request for the PIN via the first network from the host connection manager to the server is in accordance with a first communication protocol and wherein the client request is transmitted to the host connection manager from the client terminal via the second network in accordance with a second communication protocol.

7. The method of claim 6, wherein the first network and the second network comprise a single common network.

8. The method of claim 1 wherein no inventory of PINs is stored at the client terminal.

9. A system for providing a personal identification number (PIN) to a user, comprising:  
a host connection manager configured to:

generate a request for a PIN, wherein the PIN is associated with a particular monetary value;

transmit the request for the PIN via a first network from the host connection manager to a server;

receive the PIN from the server; and

send, via a second network, the PIN to a client terminal in response to a client request from the client terminal, wherein the client request is indicative of the particular monetary value; and

a server configured to retrieve from a database the PIN associated with the particular monetary value, and transmit the PIN to the host connection manager via the first network in response to the host connection manager's request.

10. The system of claim 9 wherein the host connection manager is configured to generate the request for the PIN in response to receiving the client request from the client terminal.

11. The system of claim 9, wherein host connection manager is configured to generate the request for the PIN in advance of receiving the client request from the client terminal.

12. The system of claim 11, wherein the host connection manager includes a PIN cache and is configured to request, from the server, a plurality of PINS in advance of receiving the client request from the client terminal and store the plurality of PINS in the PIN cache.

5           13. The system of claim 9, wherein the host connection manager is configured to transmit the request for the PIN to the server via the first network in accordance with a communication protocol and the host connection manager is configured to receive the client request from the client terminal via the second network in accordance with another communication protocol.

10           14. The system of claim 9, wherein the client terminal does not store an inventory of PINS.

15           15. The system of claim 9, wherein the host connection manager does not store an inventory of PINS.

            16. A host connection manager for rendering personal identification numbers (PINs), the host connection manager comprising:

20           a server connection module configured to request, from a server, a plurality of PINs, wherein the server is coupled to a database containing PINs associated with a plurality of available products and services;

            a terminal connection module configured to receive, from a client terminal, a client request for a PIN wherein the request indicates user selection of a selected one of the products and services; and

25           a controller coupled to the terminal connection module and the server connection module, wherein the controller is configured to initiate transmission of the requested PIN to the client terminal in response to the client request.

            17. The host connection manager of claim 16 further including:

30           a PIN cache for storing PINs;

            wherein the controller is configured to retrieve the requested PIN from the PIN cache.

18. The host connection manager of claim 17 wherein the controller is configured to retrieve the requested pin from the server in response to the PIN cache not having the requested PIN.

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19. The host connection manager of claim 17 wherein the controller is configured to initiate a connection with the server, in advance of the client terminal requesting the PIN, in order to receive a quantity of PINS associated with the plurality of available products and services and store the quantity of PINS in the PIN cache.

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20. The host connection manager of claim 16, wherein the server connection module is configured to communicate with the server in accordance with a first communication protocol and the terminal connection module is configured to communicate with the client terminal in accordance with a second communication protocol.

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21. The host connection manager of claim 16, wherein the first communication protocol and the second communication protocol are different communication protocols.

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22. A system for providing personal identification numbers (PINs), comprising:  
a host connection manager coupled to a first and a second network, the host connection manager configured to receive a client request for a PIN over the first network, the client request originating from a client terminal;

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a server coupled to the second network, the server receiving a request for the PIN over the second network, the request originating from the host connection manager; and

a database located on the server, the database containing PINs;

wherein the server retrieves the PIN from the database in response to receiving the request for the PIN, and transmits the retrieved PIN on-demand to the host connection manager in response to said request from said host connection manager;

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wherein the host connection manager receives the PIN from the server and wherein the host connection manager transmits the PIN to the client terminal in response to the client request.

23. The system of claim 22 wherein host connection manager is configured initiate the request for the PIN in advance of receiving the client request for the PIN.

5 24. The system of claim 22 wherein host connection manager is configured initiate the request for the PIN in response to receiving the client request for the PIN.

25. A system for providing personal identification numbers (PINs), comprising:  
a database containing PINs associated with a plurality of available products and services wherein certain of said products and services are available in a plurality of monetary  
10 denominations;

a server in communication with the database, the server receiving a request, originating from a client terminal, for a PIN wherein the request indicates user selection of a selected one of said products and services and a selected one of said plurality of monetary denominations; and

15 a host connection manager, coupled between the client terminal and the server, wherein the host connection manager is configured to receive the request originating from a client terminal and send a corresponding request to the server;

wherein the server retrieves a PIN from the database in response to receiving the corresponding request, and transmits the retrieved PIN to the host connection manager;

20 wherein the host connection manager receives the PIN from the server and transmits the PIN to the client terminal.

26. A system for providing personal identification numbers (PINs), comprising:

a plurality of client terminal sets, each of the client terminal sets including a plurality of client terminals;

5 a plurality of host connection managers, each of the host connection managers being coupled to a corresponding one of the plurality of client terminal sets via a corresponding one of a plurality of terminal networks, wherein each of the host connection managers is configured to receive client requests for PINs from each client terminal set, wherein each of the host connection managers is configured to send PINs to each client terminal set in response to the client requests from the corresponding client terminal sets, and wherein each of the host  
10 connection managers is coupled to a server network; and

a server coupled to the server network, wherein the server is configured to receive PIN requests from each of the plurality of host connection managers, and wherein the server sends PINs to each of the plurality of host connection managers in response to the corresponding PIN requests.

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